

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

STEFANIE C RUSSELL

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-10133 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/15/2018 and confirmed on 4/24/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|----------------------------------|------|------------------|
| Total Receipts | | 51,235.00 |
| Less Refunds to Debtor | 0.00 | |
| TOTAL AMOUNT OF PLAN FUND | | 51,235.00 |

| | | |
|------------------------------------|----------|-----------------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 6,175.00 | |
| Trustee Fee | 2,583.96 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 8,758.96 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|---------------|--------------|-----------|----------|------------------|
| Secured | | | | | |
| | M & T BANK | 0.00 | 36,458.76 | 0.00 | 36,458.76 |
| | Acct: 3950 | | | | |
| | | | | | 36,458.76 |

| | | | | | |
|----------|--|----------|----------|------|------|
| Priority | | | | | |
| | REBEKA A SEELINGER ESQ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | STEFANIE C RUSSELL | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | SEELINGER LAW CORPORATION | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | REBEKA A SEELINGER ESQ | 4,175.00 | 4,175.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | REBEKA A SEELINGER ESQ | 2,000.00 | 2,000.00 | 0.00 | 0.00 |
| | Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX7-20 | | | | |
| | AMERICAN HONDA FINANCE CORP* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 7252 | | | | |
| | INTERNAL REVENUE SERVICE* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0504 | | | | |

*** N O N E ***

| | | | | | |
|-----------|--------------------------------|----------|----------|------|----------|
| Unsecured | | | | | |
| | AMERICAN EXPRESS CENTURION BNK | 1,638.08 | 369.84 | 0.00 | 369.84 |
| | Acct: 3006 | | | | |
| | AT&T MOBILITY | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | MIDLAND FUNDING LLC | 567.60 | 128.15 | 0.00 | 128.15 |
| | Acct: 8083 | | | | |
| | MIDLAND FUNDING LLC | 2,484.80 | 561.00 | 0.00 | 561.00 |
| | Acct: 9279 | | | | |
| | JPMORGAN CHASE BANK NA | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2868 | | | | |
| | JPMORGAN CHASE BANK NA | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 7258 | | | | |
| | DISCOVER BANK(*) | 6,204.74 | 1,400.87 | 0.00 | 1,400.87 |

18-10133 TPA

Page 2 of 2

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 5989 | | | | |
| | ERIE FEDERAL CREDIT UNION(*) | 887.94 | 200.47 | 0.00 | 200.47 |
| | Acct: 4451 | | | | |
| | LENDING CLUB CORP | 5,016.13 | 1,132.51 | 0.00 | 1,132.51 |
| | Acct: 8177 | | | | |
| | LENDING CLUB CORP | 2,135.70 | 482.19 | 0.00 | 482.19 |
| | Acct: 3590 | | | | |
| | ST VINCENT HOSPITAL | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 1001 | | | | |
| | ST VINCENT HOSPITAL | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8331 | | | | |
| | VILLAGE SURGICENTER | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8510 | | | | |
| | AMERICAN EXPRESS BANK FSB | 5,039.87 | 1,137.87 | 0.00 | 1,137.87 |
| | Acct: 2001 | | | | |
| | LVNV FUNDING LLC, ASSIGNEE | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2354 | | | | |
| | AMERICAN HONDA FINANCE CORP* | 2,676.94 | 604.38 | 0.00 | 604.38 |
| | Acct: 7252 | | | | |
| | SYNCHRONY BANK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0239 | | | | |
| | BRIAN C NICHOLAS ESQ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | 6,017.28 |

TOTAL PAID TO CREDITORS

42,476.04

TOTAL CLAIMED

PRIORITY 0.00

SECURED 0.00

UNSECURED 26,651.80

Date: 03/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

STEFANIE C RUSSELL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-10133 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Stefanie C. Russell
Debtor

Case No. 18-10133-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Mar 29, 2021

User: jmar
Form ID: pdf900

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Stefanie C. Russell, 3808 Myrtle St, Erie, PA 16508-3014 |
| 14798292 | American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14796783 | American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14775157 | + Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540 |
| 14775162 | + Erie Federal Credit Union, 3503 Peach St, Erie, PA 16508-2741 |
| 14775165 | + St. Vincent Hospital, 232 W 25th St, Erie, PA 16544-0001 |
| 14775166 | Village Surgicenter of Erie, 5473 Village Common Dr Ste 100, Erie, PA 16506-4961 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | Email/PDF: resurgentbknotifications@resurgent.com | Mar 30 2021 03:19:29 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14777058 | Email/Text: ebnbankruptcy@ahm.honda.com | Mar 30 2021 04:36:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 |
| 14775156 | Email/Text: ebnbankruptcy@ahm.honda.com | Mar 30 2021 04:36:00 | American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016 |
| 14775158 | + Email/Text: g20956@att.com | Mar 30 2021 04:37:00 | AT& T Mobility, PO Box 6416, Carol Stream, IL 60197-6416 |
| 14775159 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Mar 30 2021 03:06:08 | Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 14777879 | Email/Text: mrdiscen@discover.com | Mar 30 2021 04:33:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14775161 | + Email/Text: mrdiscen@discover.com | Mar 30 2021 04:33:00 | Discover Financial, Po Box 3025, New Albany, OH 43054-3025 |
| 14775160 | Email/PDF: ais.chase.ebn@americaninfosource.com | Mar 30 2021 03:05:57 | Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850 |
| 14819216 | Email/PDF: resurgentbknotifications@resurgent.com | Mar 30 2021 03:19:28 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14775175 | + Email/Text: bk@lendingclub.com | Mar 30 2021 04:37:00 | Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985 |
| 14775163 | + Email/Text: bk@lendingclub.com | Mar 30 2021 04:37:00 | LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967 |
| 14775164 | Email/Text: camanagement@mtb.com | Mar 30 2021 04:34:00 | M & T Bank, Po Box 844, Buffalo, NY 14240 |
| 14795314 | Email/Text: camanagement@mtb.com | | |

District/off: 0315-1

User: jmar

Page 2 of 3

Date Rcvd: Mar 29, 2021

Form ID: pdf900

Total Noticed: 22

| | | | |
|----------|--|----------------------|---|
| | | Mar 30 2021 04:34:00 | M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288 |
| 14807259 | + Email/Text: bankruptcydpt@mcmcg.com | | |
| | | Mar 30 2021 04:36:00 | MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011 |
| 14775581 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | | |
| | | Mar 30 2021 03:29:56 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | M&T Bank |
| | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14775168 | *P++ | AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016 |
| 14775170 | *+ | AT& T Mobility, PO Box 6416, Carol Stream, IL 60197-6416 |
| 14775169 | *+ | Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540 |
| 14775171 | *+ | Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 14775173 | *+ | Discover Financial, Po Box 3025, New Albany, OH 43054-3025 |
| 14775174 | *+ | Erie Federal Credit Union, 3503 Peach St, Erie, PA 16508-2741 |
| 14775172 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850 |
| 14775176 | *P++ | M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Po Box 844, Buffalo, NY 14240 |
| 14775177 | *+ | St. Vincent Hospital, 232 W 25th St, Erie, PA 16544-0001 |
| 14775178 | * | Village Surgicenter of Erie, 5473 Village Common Dr Ste 100, Erie, PA 16506-4961 |

TOTAL: 1 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Rebeka Seelinger | on behalf of Debtor Stefanie C. Russell rebeka@seelingerlaw.com |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

District/off: 0315-1

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Page 3 of 3

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TOTAL: 4